

Fill in this information to identify the case:

**Debtor 1** Mark H. Stroh**Debtor 2** Diane J. Stroh

(Spouse if filing)

**United States Bankruptcy Court for the: Southern District of Ohio (Columbus)****Case number** 15-50251**WWR #**21360406

Official Form 410S1

**Notice of Mortgage Payment Change****12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: U.S. Bank Trust, N.A. as Trustee for LSF9 Master Participation TrustCourt Claim no (if known): 1-1

Last 4 digits of any number you use to identify the debtor's account

2324

Date of payment change:

Must be at least 21 days after date of this notice

06/12/2017

New total payment

\$5,495.08Principal, interest and escrow, if any  
(P&I: \$1,671.27 + Escrow: \$3,823.81)**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. IF a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$\_\_\_\_\_

New escrow payment: \$\_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_Current interest rate: 8.375%New interest rate: 8.875%Current principal and interest payment: \$1,519.20New principal and interest payment: \$1,671.27**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$\_\_\_\_\_

New mortgage payment: \$\_\_\_\_\_

Debtor 1 Mark H. Stroh

Case number (if known) 15-50251

Part 4:

**Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

I am the creditor.

I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Geoffrey J. Peters

Date 05/11/2017

Print: Geoffrey J. Peters, #0063502

Title Attorney for Creditor

Company Weltman, Weinberg & Reis Co., LPA

Address 3705 Marlane Drive

Email gpeters@weltman.com

Grove City, OH 43123

Contact Phone 614-883-0678

**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing Notice of Mortgage Payment Change was served: (i) **electronically** on the date of filing through the court's ECF System on all ECF participants registered in this case at the email address registered with the court and (ii) by **ordinary U.S. Mail** on May 11, 2017 addressed to:

Mark H. Stroh  
1888 Plains Blvd  
Powell, OH 43065

Diane J. Stroh  
1888 Plains Blvd  
Powell, OH 43065

/s/ Geoffrey J. Peters  
GEOFFREY J. PETERS #0063502

**Weltman, Weinberg & Reis Co., L.P.A.**  
3705 Marlane Drive  
Grove City, OH 43123  
(614) 883-0678/  
(614) 801-2601 (fax)  
gpeters@weltman.com



PO Box 24610  
Oklahoma City, OK 73124-0610

May 3, 2017

MARK H STROH  
DIANE J STROH  
1888 PLAINS BLVD  
POWELL OH 43065

RE: Caliber Account Number: [REDACTED] 2324

**Changes to Your Mortgage Interest Rate and Payments on June 12, 2017**

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 060-month period during which your interest rate stayed the same, with all subsequent interest rate changes occurring every 012 months thereafter. The next adjustment date is on May 12, 2017, so on that date your interest rate and mortgage payment change. After that, your Interest rate may change every 012 months for the rest of your loan term.

	<b>Current Rate and Monthly Payment</b>	<b>New Rate and Monthly Payment</b>
Interest Rate	8.375 %	8.875 %
Principal and Interest	\$ 1,519.20	\$ 1,671.27
Escrow	\$ 3,823.81	\$ 3,823.81
<b>Total Monthly Payment</b>	<b>\$ 5,343.01</b>	<b>\$ 5,495.08</b>

If the total monthly payment includes an escrow amount for property taxes, hazard insurance and other escrowed expenses (if applicable), these payment may be adjusted periodically in accordance with applicable law. The amounts shown above are based on current data.

If you are continuing to experience a hardship, please contact Caliber Home Loans in order to assess your current situation and propose solutions. You may reach us directly by calling 800-621-1437. Our business hours are 8 a.m. to 9 p.m., Central Time, Monday through Thursday; 8 a.m. to 7 p.m., Central Time, Friday; and 7 a.m. to 4 p.m., Central Time on Saturday. You may also visit our website at [caliberhomeloans.com](http://caliberhomeloans.com) for additional information.

Sincerely,

Caliber Home Loans Inc.

If you need financial counseling, you may obtain a list of HUD-approved nonprofit counseling organizations by calling 1-800-569-4287 or by visiting [www.hud.gov/findacounselor](http://www.hud.gov/findacounselor).

**Notice to Consumers presently in Bankruptcy or who have a Bankruptcy Discharge:** If you are a debtor presently subject to a proceeding in Bankruptcy Court, or if you have previously been discharged from this debt by a Federal Bankruptcy Court, this communication is not an attempt to collect a debt but is sent for informational purposes only or to satisfy certain Federal or State legal obligations.

**THIS IS AN ATTEMPT BY A DEBT COLLECTOR TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**